

In re:
Joseph C Klinger
Kenneth W Klinger
Debtors

Case No. 21-10893-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 23, 2021

User: admin
Form ID: 318

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph C Klinger, Kenneth W Klinger, 285 Watson Avenue, Coatesville, PA 19320-2351
14596428	+ American Education Services/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14596437	+ EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
14596440	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14596442	+ Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14596443	+ Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
14596445	+ Sun East Federal Cr Un, Pob 2231, Aston, PA 19014-0231

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2021 23:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 24 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 23 2021 23:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14596427	+ EDI: GMACFS.COM	Jul 24 2021 03:33:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14596429	+ EDI: AMEREXPR.COM	Jul 24 2021 03:33:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14596430	+ EDI: CAPITALONE.COM	Jul 24 2021 03:33:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14596432	+ EDI: CITICORP.COM	Jul 24 2021 03:33:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14596433	+ EDI: COLLINSASSET.COM	Jul 24 2021 03:33:00	Collins Asset Group, 5725 Highway 290 West, Suite 103, Po Box 91059, Austin, TX 78709-1059
14596435	+ EDI: CITICORP.COM	Jul 24 2021 03:33:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14596434	+ Email/Text: electronicbkydocs@nelnet.net	Jul 23 2021 23:27:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
14596436	+ EDI: DISCOVER.COM	Jul 24 2021 03:33:00	Discover Financial, Attn: Bankruptcy, Po Box

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14596431	EDI: JPMORGANCHASE	Jul 24 2021 03:33:00	3025, New Albany, OH 43054-3025
14596444	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jul 23 2021 23:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14596438	+ EDI: MID8.COM	Jul 24 2021 03:33:00	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710
14596439	+ EDI: AGFINANCE.COM	Jul 24 2021 03:33:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14596441	EDI: PRA.COM	Jul 24 2021 03:33:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14596446	+ EDI: RMSC.COM	Jul 24 2021 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14596448	+ EDI: RMSC.COM	Jul 24 2021 03:33:00	Syncb/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14596447	+ EDI: RMSC.COM	Jul 24 2021 03:33:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14596449	+ EDI: RMSC.COM	Jul 24 2021 03:33:00	Syncb/Paypalsmartconn, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14596450	+ EDI: WTRRN BANK.COM	Jul 24 2021 03:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14596451	+ Email/Text: bankruptcydepartment@tsico.com	Jul 23 2021 23:27:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
			Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14608283		Disney Vacation Club

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2021 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	

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christine.shubert@comcast.net J100@ecfbis.com

GEORGE R. TADROSS

on behalf of Joint Debtor Kenneth W Klinger gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com

GEORGE R. TADROSS

on behalf of Debtor Joseph C Klinger gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Joseph C Klinger</u>	Social Security number or ITIN	xxx-xx-5973
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kenneth W Klinger</u>	Social Security number or ITIN	xxx-xx-0015
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-10893-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph C Klinger

Kenneth W Klinger

7/22/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.